IN THE UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA - GAINESVILLE DIVISION

IN RE: CASE NO. 18-21571-jrs

RENE MANFUGAS AKA RENE

MANSUGAS,

Debtor.

CHAPTER: 13

JUDGE: HONORABLE JAMES R.

SACCA

OBJECTION TO CONFIRMATION OF PLAN AND MOTION TO DISMISS CASE

COMES NOW MTGLQ Investors, LP, (hereinafter known as "Creditor"), a secured creditor holding a Security Deed on real property commonly known as 68 LANCASHIRE LANE, COMMERCE, Georgia 30529, and for the reasons stated below, objects to confirmation of the Plan and moves to dismiss this case, as follows:

- 1. On October 5, 2018 Creditor filed a pre-petition arrearage claim in the amount of \$31,926.77. The plan calls for an estimated pre-petition arrearage amount of \$23,575.00 with monthly disbursements on this claim in the amount of \$100.00 increasing to \$500.00 to start August, 2019. Debtors have underestimated the amount of the arrearage due to the Creditor. As such, the Plan will exceed 60 months, contrary to 11 U.S.C Section 1322 (d)(2).
- 2. Creditor reserves the right to raise the failure of Debtors to have made postpetition payments, if at confirmation that appears to be the case.

WHEREFORE, Creditor prays that the Court deny confirmation of the Plan and moves to dismiss this case. Creditor prays for reasonable attorney's fees and for such other and further relief as is just and equitable.

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RENE MANFUGAS AKA RENE MANSUGAS,	Chapter 13
Debtor.	

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify under penalty of perjury that I am, and at all times hereinafter mentioned, was more than 18 years of age, and that on the October 10, 2018, I served acopy of OBJECTION TO CONFIRMATION OF PLAN AND MOTION TO DISMISS CASEwhich was filed in this bankruptcy matter on the October 10, 2018, in the manner indicated:

The following parties have been served via e-mail:

Christopher Carouthers c_carouthers@msn.com

Nancy J. Whaley ecf@njwtrustee.com

The following parties have been served via U.S. First Class Mail:

Rene Manfugas 68 Lancashire Lane Commerce, GA 30529

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE

AND CORRECT.

Dated: October 10. Signature: /s/Kewanna D. Vergara

2018 Printed Name: KEWANNA D. VERGARA

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